

How to Legally Delete Bad Credit ...in 45 Days!

Learn How to Practically Force Mortgage Companies to Give You the Lowest Interest Rate



by Russell de la Peña

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WHAT YOU ARE ABOUT TO LEARN

- ◉ **You will know** how to dramatically increase your score in 45 days or less.
- ◉ **You will know** exactly how to review, repair, and rebuild your and your spouse's credit.
- ◉ **You will know** how to take control of your finances using an easy-to-follow plan that works.
- ◉ **You will know** how to negotiate your debts without expensive attorneys to do it for you.
- ◉ **You will know** how to make debt collectors regret ever calling you.
- ◉ **You will know** what really happens inside the 3 major credit bureaus. This will shock you.
- ◉ **You will know** how to settle your debts for pennies on the dollar like a professional does it.
- ◉ **You will know** how to negotiate with your mortgage broker to get the lowest rates and fees.
- ◉ **You will know** how to get an attorney to do most of the work for \$26 or less.
- ◉ **You will know** how to save thousands of dollars in interest rates and fees.

WHAT THIS COURSE IS

- ◉ A proven method to show you how to review, repair, and rebuild your credit
- ◉ A guide to show you that there is hope and exactly what to do in easy steps
- ◉ A proven method that teaches you what your consumer rights are
- ◉ A guide to show you how to ensure your rights are being upheld
- ◉ A proven method to level the legal playing field
- ◉ A guide to restoring your credit and getting on track in 45 days or less

WHAT THIS COURSE IS NOT

- A method that encourages breaking the law
- A guide that encourages you to not repay your debts
- A method that encourages you to create a new credit file (federal offense) A guide to get more credit so you can get into more debt or abuse credit.

DISCLAIMER

The materials included in the course are for general information purposes only and do not constitute legal advice. They are not intended to be a substitute for obtaining legal advice from legal counsel. ALL ARTICLES AND MATERIAL DISPLAYED BY US IN THIS COURSE IS FOR INFORMATION ONLY, ARE NO SUBSTITUTE FOR SPECIFIC ADVICE, AND ARE IN NO MANNER TO BE CONSIDERED LEGAL ADVICE OR OTHER LICENSED PROFESSIONAL ADVICE OR A SUBSTITUTE THEREFOR. FOR SPECIFIC LEGAL ADVICE REGARDING YOUR

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CHAPTER 1 : “BAD CREDIT REPORTING. BAD DEBT COLLECTORS.”



ARE YOU 100% SURE YOUR CREDIT REPORT IS 100% ACCURATE?

- ⦿ According to the U.S. Public Interest Research Group (**PIRG**)
- ⦿ **70%** of the credit reports they studied had errors
- ⦿ **29%** of the errors were serious enough to stop someone from getting approved

BEFORE YOU APPLY FOR CREDIT... KNOW WHAT IS IN THE REPORT

1. **Co-signing?** If you have co-signed a loan for a family member or friend, their payment record will also appear on your credit report. Do you know how this reporting is affecting your credit right now?
2. **Shopping for a Mortgage?** Before you start shopping for mortgage, know what is on your report and how it will affect your interest rate and payments before you sit down with your bank.

3. **Renting?** Most landlords will want to see a copy of your credit report before they sign a lease with you. Know what's on your report before your landlord pulls it, and know how **to respond to any questions you may be asked.**

4. **Divorce?** It is possible some of your credit has been combined with that of your spouse's credit, and you may know be aware of how it is affecting your scores. If you ever, or have already, filed for divorce, you must notify the credit agencies that you are now "single" and not married. Provide them with new addresses for both you and your ex-spouse. Instruct them

to report both you and your ex-spouse's information separately. Have a copy of your reports on hand to review with your attorney as to the best course of action to protect yourself.

5. **Fraud Monitoring?** Identity theft is the fast growing, white-collar crime in America. If something fraudulent occurs in your report, the credit agencies are not required to notify you. It's up to you to check your reports regularly, and ensure there is nothing harmful being done.

6. **Self-Employed?** If you're self-employed, it is critical that you maintain a good credit standing so you have the funds to build your small business and to have cash reserves during the lean months.

7. **Financial Planning?** If you use a financial adviser, it is recommended that you check your credit report at least once a year and review it with him/her so your financial condition can be accurately assessed.

8. Credit Report Contents?

- ◉ **Identification:** Your report includes: your name, your nicknames, your current and previous addresses, your Social Security number, your date of birth, and your current and previous employers.
- ◉ **Credit info:** includes specific information about each account including the date when it was opened, your credit limit or loan amount, your current balance, your monthly payments and your payment pattern during the past several years. The report also states whether anyone else besides you (i.e. a spouse or cosigner) is responsible for paying your account. This information comes from companies with which you have entered into a credit arrangement.

- ◉ **Public record info:** includes, if any, federal district bankruptcy records; state and county court records, tax liens and monetary judgments; and, in some states, overdue child support payments. This information comes from public records.
- ◉ **Inquiries:** includes the names of those who have obtained a copy of your credit report. They can remain for up to two years.

SUMMARY OF YOUR FEDERAL CONSUMER RIGHTS ...& DEBT COLLECTOR ABUSE

The following is an article you can find in USA Today that was posted on 11/18/2011. It gives you a small glimpse into the ongoing abuse by debt collectors. You can visit www.USAToday.com to learn more.

The Federal Trade Commission reports that the number of complaints about debt collectors rose from 104,766 in 2008 to 140,036 in 2010, says Tom Pahl, assistant director of the FTC's division of financial practices. The agency has stepped up enforcement, taking 10 companies to court in the past three years, compared with six in the previous three years. "We receive more complaints about the debt collection industry than any other industry," Pahl says. "The conduct of debt collectors is a major consumer protection problem." After she buried both her sons, Barbara Sowell started getting calls from a collection agency demanding payment for the funeral home. "They tortured me. ... It got to the point I dreaded answering the phone," said Sowell, 72, of San Augustine, Texas, who raised five children. She lost a leg in a car accident and lives on a \$694-a-month disability check. She said the worst thing collectors said was, "You're just a deadbeat. How would you like (the funeral home) to go to his grave and dig up his body and bring it to you at your house?" Sowell called the FTC, which filed a lawsuit saying the collectors' behavior broke the law. "In hard times, people have a harder time paying, and debt collectors have to work harder to go after them," Pahl says. "Some debt collectors cross the line into violation of the law." The FTC's September lawsuit in Sowell's case

accuses employees of Rumson, Bolling & Associates of screaming at debtors and calling them offensive names. Attorney Chris Pitet, who represents Rumson, says that if Sowell or any other debtors were abused, "it was not a company policy." The company took "serious disciplinary actions," including firing at least one employee, Pitet says. The FTC says other illegal actions include debt collectors telling employers to garnish wages without a court order, and charging credit cards and withdrawing bank funds without consent. "There are no excuses" for the kinds of abuses the FTC describes, says Mark Schiffman, spokesman for ACA International, a trade association for debt collectors.

DEBT STRESS AND HOW IT AFFECTS YOU

It's no secret that being stressed out daily about how much you owe to the entire world is a horrible way to live. It affects your relationships with family, friends, and how you live from day to day.

It's amazing how many other factors come into play. It can cause you to eat more, looking for the comfort found in sweets and fatty foods, which only cause you to gain weight, look bad, and feel even worse.

Eventually, you feel trapped. You feel like there's nowhere to turn, because your paycheck does not seem to match your debt load, your family is tired of hearing you ask for more money to borrow, and you couldn't get approved for credit if your life depended on it.

Clearly, getting into more debt, in order to get out of debt, isn't a good strategy. Although our government seems to think so. But, then again, that financial plan doesn't seem to be working out to well.

The key here is to understand that the world is NOT falling apart. There are solutions. You just haven't been aware of them all...until now.

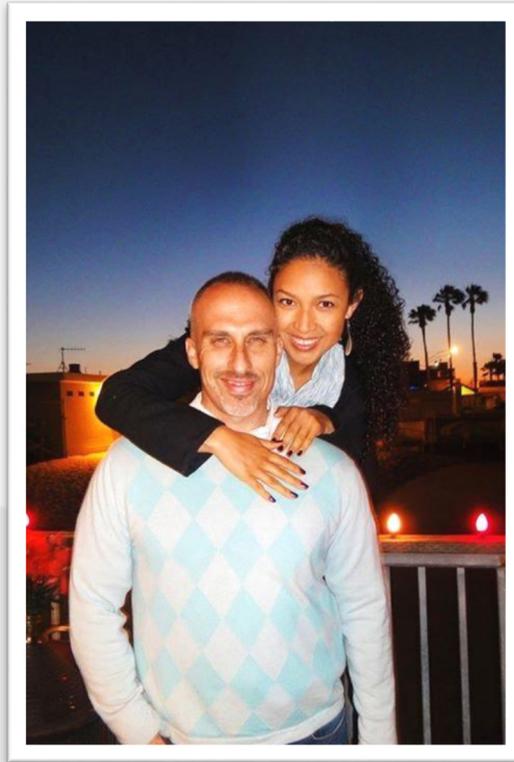
You are not your debt. You are not your credit score.

This situation merely reflects a snap shot of where you are in your financial plan (or lack thereof) and that things need to change. You need to reevaluate what you've been doing, get help to do it differently, and start making changes...now.

THE GOOD NEWS IS:

- You will survive
- You're not the first person this has happened to
- You won't be the last

CHAPTER 2 : MY PERSONAL STORY: RISE AND FALL OF REAL ESTATE BUSINESS. DEBT DISASTER.



My name is **Russell de la Peña** and I was born and raised in West Los Angeles, California. When I was 19 years of age, I moved to Colorado Springs, CO where I went to college to earn my Psychology degree.

After living in Colorado Springs for 5 years, I decided to move to Denver, CO where I also lived for an additional 5 years. While living in Denver, **I became a licensed Realtor and mortgage broker**. I was a top producer for Keller Williams and also held my license with Re/Max, City Horizons.

I bought a beautiful home in downtown Denver. It was a brand new loft with gorgeous bamboo flooring and granite counter tops. Since my credit score was hovering around 720, **I was able to buy all brand new furniture for the home... on credit.**

I bought a brand new Ford Explorer...on credit and justified the purchase because I needed to cart my clients around in style to show them property.

I wasn't rich, but I never really worried about money, and **my idea of budgeting** was to look at my bank account from time to time to see how much was in the account.

If there was a large number with commas after it, I was "good-to-go."

As my real estate business began to grow, I started to look closer at the possibility of focusing solely on the **Hispanic market**. Since I speak Spanish fluently, I figured I needed to aggressively market to that demographic, just like my competitors were, and take my business to the next level.

And boy did I...

My competitors were all running TV commercials, so I decided to do the same and follow suit to remain competitive. **After a several months of spending thousands in TV commercial advertising**, and began realizing that many of the folks in my customer base that wanted to buy, had the money to spend, and were ready to go, **but...** their Social Security numbers were not real.

Needless to say, **I knew I was in trouble.**

I couldn't legally close on deals where they buyers did not legally have good Social Security numbers, so **I was about to lose thousands** in wasted TV commercial advertisements.

Instead of pulling out of the TV commercial like I should have to cut my losses, **I stayed the course** and just kept on spending thousands in advertising each month thinking I just needed to run more commercials and through sheer numbers of good deals.

Bad idea...

At the end of the day, it was too late. I had spent too much money and had created such a huge financial hole for myself that it was too late to turn back.

Naturally, since money wasn't coming in like it once did, I decided to do **the most intelligent thing I could think of** when it came to getting out of debt.

I decided to get into more debt and borrowed against my credit cards...

Yes, I made the brilliant decision to dig myself out of a huge financial hole by making the hole bigger.

Dumb move.

Now, not only was I not making enough money to cover my expenses, but now I'm creating even more debt for myself that began to spiral out of control quickly and easily.

It was terribly depressing. **My once perfect credit score** was beginning to get lower and lower as my debt balances began to get higher and higher.

Eventually, I was not able to market my real estate business, so it was now just a waiting game to see what I could come up with before I maxed out my credit cards. **Solution I came up with: Nothing. Nada. Zilch.**

So, to make matters even worse, I went into the next phase of stupidity and **started to request cash advances** on the remaining balances in each of my credit cards. Not only did I have to pay interest on the cash taken out, but I also had to pay the fees required to take out the advances.

The debt got out of control and fast, and in no time, my cards were all maxed out.

Once my all of my cards were maxed out, I knew I was really in trouble. No longer could I simply check my bank account to see how much money I had in the account, and **no longer could I simply whip out one of my cards**, like I had done for years, to solve all of my financial and emotional problems.

So what did I do next? Simple!

I started calling family and friends so I could borrow money from them. No fun. If you've ever borrowed any amount of money from a family member or friend, you know that it is an unpleasant experience. **Especially when you're thinking of a way to convince them that you can repay them** (when you know full well you can't pay your creditors at the moment).

It's kind of a little "white lie" that both parties to the loan accept. You both know that there's **no real guaranteed way to repay the debt**...at least any time soon.

But because your friends and family care about you, they give you the loan and send you on your sorry little way, knowing full well they may never see that money again.

As it became apparent I could no longer use credit cards and borrow any more money from friends and family, and any real estate business that did come in was not sufficient enough to cover even my most basic needs, **the reality that bankruptcy was looming in the horizon** became more and more obvious.

EVERYTHING CHANGED WHEN I MET THE CREDIT MANAGER FOR TRANSUNION

At the time when my entire financial world was crumbling all around me, I had been working with **a gentleman who was a debt and credit specialist** who would help me with my client's credit. We became friends and eventually brought me on board to teach me what he knew about credit and have me develop the company's Spanish market, as I am fluent in Spanish.

He was a credit manager for Trans Union, one of the 3 big credit repositories. He showed me what really happened on the inside of the credit bureaus and how many of their business practices caused problems for consumers trying to correct their credit reports.

He told me of people inside of the credit bureaus that were called, "**Checkers.**" Checkers were the minimum wage employees that were responsible for reading consumer disputes, and determining whether or not to actually allow the dispute to be investigated.

He said that if a Checker felt that a consumer's dispute was "**frivolous**" or "**irrelevant,**" they could simply throw the dispute away. This was all at the discretion of the Checker, since federal law empowered them to make this decision at will.

So if a consumer was upset that they were denied credit, let's say for a car loan, or a home mortgage, they might mail a dispute to one or all of the credit agencies with **their emotions wrapped up inside** their dispute.

Of course, if you were denied credit because there was something being reported incorrectly about you, and that incorrect reporting stopped you from getting credit, **you would probably be livid too.**

The problem with such an emotional dispute, however, is that the Checker can now determine that your dispute is **frivolous or irrelevant** from the get go, and simply toss your dispute in the "round file."

You, now, are waiting and waiting to hear back from the credit agencies to see what they are going to do about your dispute. **Unfortunately, you're just going to keep waiting,** because they're not doing anything at all

You may have spent the time and money (to send the letter, Certified mail), but **you've just wasted your time and a stamp,** because nothing is going to be done on your behalf.

In the end, you still cannot qualify for credit, and time may be running out for you. If you're trying to qualify for a car or home, you may have just lost out on a good deal or earnest money you've put down on the home. **You're in trouble.**

Now, if you do still qualify, you will pay the higher rates for the life of your loan. And it's not even your fault. This happens all too often throughout the U.S on a daily basis to literally thousands and thousands Americans.

My friend went on to show me that **disputing negative, inaccurate, out-of-date, or unverifiable information** was always best to do online. There, the credit agencies provide you with dispute options, like "*I paid this collection prior to charge-off*" or "*I was never late.*" You simply click the most appropriate box, submit your dispute, and the agencies begin their investigations.

There's little room for misinterpretation with this method, and your wording cannot be misconstrued as "frivolous" or "irrelevant" because they're not your words...they're the words of the agency's dispute system.

Of course, the agencies do not always include a dispute that accurately represents your specific scenario. **This is an inerrant problem of the dispute process.** So you've got to choose the most appropriate dispute they provide, or whatever is closest to it.

Though they provide you with the opportunity to write in your own dispute, I do not recommend this. Doing this essentially brings you back to the original problem. **Say the wrong thing and your dispute is thrown out.**

At the end of the day, you are not trying circumvent the law or avoid paying a debt by initiating a dispute. **You are simply trying to utilize your right as a consumer** that ensures your credit report will be 100% accurate, verifiable, and up-to-date. That's it.

The neat thing about this method of disputing is that, **the credit agencies have 30 days to investigate your dispute.** They are so inundated with disputes on a daily basis, that they cannot investigate every one's disputes within the 30 days. Thus, **they simply decide to delete the entire account** from their report about you and move on. The benefit to you? Simple. **You've just gained back all of those points that you've lost...instantly!**

HOW COOL IS THAT?

Keep in mind, you still owe the debt. Just because it does not appear on your credit report, does not mean you no longer owe the debt. You still do, and if a creditor wanted to, they could still sue you for the money you owe. This simply means that you got "lucky" and your score just went up, so you may be closer to qualify for whatever loan you were applying for.



I'VE SEEN REPORTS GO UP OVER 100 POINTS USING THIS METHOD IN AS LITTLE AS 21 DAYS.

I WAS PERSONALLY ABLE TO RAISE MY SCORE OVER 200 POINTS ...AFTER ONLY 6 MONTHS.

...And that was after filing for a bankruptcy, one of the hardest types of negative accounts to delete. **Epecially after only 6 months.**

It was truly amazing to see this happen. I completely thought I was screwed for the next several years when it came to my credit score and qualifying for credit.

Eventually, I decided to move back to Los Angeles to live with family and try to regroup. While living in West Los Angeles, I decided to use **my knowledge of debt arbitration and credit restoration**, and I created a debt settlement company.

I used the same techniques I had previously learned and **continued to help hundreds of people restore their good name** and get a simple plan to rebuild their financial life. It was so much fun. Mortgage brokers loved me, because I was able to help them get more of their clients the loans they previously could not qualify for.

It was a win-win-win for all.

Since my debt had already spiraled out of control, and the potential for lawsuits was at its greatest, I decided to move forward with filing for Chapter 7 bankruptcy. I was so fortunate in that a friend of mine had previously shared the membership provided by **Legal Shield** that gave access to legal help for pennies on the dollar.

It was truly incredible.

This membership allowed me to speak with an attorney **for as long as I needed to**, and as often as I needed to about my financial situation and to guide me through the process. I felt so smart and empowered using the service. I would have never been able to afford to speak with an attorney in my current financial position outside of this membership. I remember thinking to myself, *"I just spoke to an attorney for 20 minutes, and it didn't cost me a dime more than my membership."*

If an attorney normally costs \$200 to \$500 per hour, and I just spoke to one for 20 minutes, I would be billed one fat bill had I not had the membership. Especially, since I had to make several calls throughout the filing process.

I saved hundreds of dollars.

Today, I still help people restore their credit through this eBook and one-on-coaching. I also have a nationwide real estate business called, "GreatRentBuy.com" where I help people achieve homeownership even with bad credit, a small down payment, or not-enough time on the job with my wife, Diana.

We also have an incredibly powerful real estate investment program that focuses on creative financing techniques nationwide. We're especially proud of this program because you're "average Joe" can make money in real estate with no money, no credit, and no risk. The site is called, "PushButtonInvestor.com."

To this day, I still highly encourage everyone to get their own legal membership. Frankly, I think they would be crazy not to.

WE RECOMMEND THE LEGALSHIELD.COM MEMBERSHIP



Here's a glimpse at some of the value we get when we become a member:

1. **Unlimited advice on both personal and business topics.** Even if the issue is pre-existing. Since your credit problems are pre-existing, that's a great benefit that you won't have to pay extra for.
2. **Letters and phone calls on your behalf.** Think of the power you'd have when you have YOUR attorney write a letter on your behalf. These letters are no joke either. **They are intimidating** when you read them. Most of which is a bunch of mean sounding legal jargon. Very cool.

Again, this is just a scratch of a scratch. There is so much more to the membership at Legal Shield than what I've just mentioned. You can go here, www.LegalShield.com to see what all is included in the membership.

PHASE TWO: A LETTER FROM A POWERFUL LAW FIRM

If you've ever disputed anything in your credit report, whether online or offline, you know that **there are no guarantees** as to the outcome of your dispute. You know that even if you have an obvious mistake reporting on your credit report, one that does not belong to you, or is simply reporting inaccurately, you still may not be able to get it deleted or corrected with an online dispute.



Furthermore, **you may have debt collectors calling you** on a daily basis threatening you and making you feel worse than you did the day before. I know this feeling all too well. I remember avoiding their calls at all cost, and when I did answer by accident (they've got lots of sneaky ways to get you to answer), **I wanted so badly for the other person to treat me like a human and not berate me over the phone** for not having paid my debts. I knew I owed the money, and I wanted to repay it, but I simply could not do so.

Credit agencies are notorious for reporting incorrectly and debt collectors are notorious for harassing consumers, misrepresenting what consumers owe, adding fees, and being down right disgusting in their collecting efforts.

Since an additional step was needed in the dispute process if the agency or collector was not cooperating, **I decided to use the law firms** I had access to through my Legal Shield membership (used to be Pre-Paid Legal) to force the agencies or debt collectors to do their job correctly and legally.

It was awesome...

Imagine this. Here I am, this broke guy who cannot afford to pay his debts, but now I've got the power of some of the largest law firms going to bat for me. How many debt collectors do you think are used to getting a call from a debtor's attorney?

Answer: None.

Sure, people say they're going to sick their attorney on the collector, but both of them know that's not going to happen, so it just sounds good, but is ultimately a waste of time.

Not for me though.

Since I had become a member of Legal Shield to help me with my bankruptcy, I could also use my **Title 1 coverage to have them send out Debt Validation letters, Cease and Desist letters**, review my credit report and counsel me as to my rights, and even have them send letters on my behalf if I had excessive inquiries that were pulling down my scores.

Again, awesome...

As of the date of writing this manual, I have been a member for **8 years**. I will never be without my membership. Never!

YOUR TOOL BOX FOR SUCCES

resources and
information
to keep you
informed



- ⦿ **Understanding what, and who, you're up against**
- ⦿ Having recent copies of your credit reports
- ⦿ **Understanding Your Consumer Rights within the FCRA and FDCPA**
- ⦿ Having your Legal Shield membership in place
- ⦿ **Having your IDT membership in place**
- ⦿ Having this manual handy along with its scripts

CHAPTER 3 : THE BIG THREE CREDIT REPORTING AGENCIES “MYTH V. TRUTH”

CREDIT AGENCY HISTORY

1. Credit Agencies are essentially a clearing house of information
2. Every time you fill out a credit application, you make (or miss) a payment, the businesses that extend you credit, including:
 - a. credit card companies
 - b. lenders
 - c. mortgage brokers
 - d. and others...look to the information provided by the credit agencies to help them decide whether or not to extend you credit.



WHO ARE THE “BIG 3?”

- ◉ Equifax
- ◉ TransUnion
- ◉ Experian

HOW DO I CONTACT THE “BIG 3?”

Order Your Credit Reports Here:

- ◉ **Equifax** 1-800-685-1111 - you can get a free report if you have been denied credit in the last 60 days. Make sure that you order only the credit report. Mail within 48 hours.
- ◉ **TransUnion** 1-800-916-8800 - receive within 6 to 8 business days.
- ◉ **Experian** 1-888-397-3742 - receive within 8 to 10 business days.

Caution: If your phone request gets lost, you'll have to write to them anyway. If your letter is after 30 days of being denied credit, employment, or insurance, you might have to pay for the report. It would be a good idea to mention in your letter the date that you requested the report by phone.

Your written request should contain proof of your identity and current address, such as your driver's license and a copy of a utility bill.

Credit Bureaus: When You Cannot Get Your Reports via the Phone

- ◉ **Experian** P.O. Box 9556, Allen, TX 75013
- ◉ **Equifax** P.O. Box 740241, Atlanta, GA 30374-0241
- ◉ **TransUnion** Trans Union Consumer Relations P.O. Box 2000, Chester, PA 19022-2000

When you are mailing your request, make sure you send all of the following information in your correspondence to ensure you receive your report(s).

Include:

- ◉ Your Full Legal Name
- ◉ Your Date of Birth
- ◉ Social Security Number
- ◉ Current Mailing Address
- ◉ If Less Than 5 Years, Include Your Previous Address
- ◉ A Copy of Your Driver's License Showing Your Current Address
- ◉ A Copy of Your Social Security Card - If Your SS Number Is Not On Your Driver's License

General Contact Numbers

- ◉ **Experian**
Office in TX: 1-888-397-3742 & Business: 1-888-211-0728

- ◉ **Equifax**

Business Line (also has option for Personal): 1-888-202-4025

Office in GA: 1-800-685-1111

Dispute Fax #: 1-888-826-0573

Business: 1-802-304-0364

General: 1-800-797-6801

- ◉ **TransUnion**

Office in PA: 1-800-888-4213

1-888-259-6845

1-800-916-8800 (consumer relations)

Getting Your Reports from the Internet

- ◉ www.Experian.com

- ◉ www.Equifax.com

- ◉ www.TransUnion.com

THE TRUTH ABOUT THE "BIG 3"

A. The credit agencies are not:

- ◉ Official government agencies.
- ◉ They do **not** create your credit report for your benefit.
- ◉ They are **not** in the business of making sure your credit reports are accurate
- ◉ They do **not** willingly provide you with a yearly copy of your credit reports.

B. The credit agencies are:

- ◉ Massive, for profit corporations
- ◉ Information sellers that make money by selling your information to merchants.

- ◉ Profiteers that sell your information to creditors, employers, insurance companies, marketers, and even back to you.
- ◉ Primarily motivated to collect your information and then sell it off.
- ◉ The definitive source for your credit information, and have **no** motivation to ensure its completeness or accuracy.
- ◉ Governed by the Fair Credit Reporting Act (FCRA) which was passed to add accountability to the credit reporting process.²¹
- ◉ Required to provide you with a free yearly copy of your credit reports (see www.annualcreditreport.com).
- ◉ Required to allow you to dispute the accuracy of the items in your credit reports.

MYTH: REPAIRING YOUR CREDIT IS ILLEGAL OR IMPOSSIBLE. CREDIT IS ONLY IMPROVED OVER TIME.

TRUTH: Federal law allows you to repair your credit and you can see improvements in 30 days.

WHY BAD CREDIT... IS *SO*BAD

- ◉ A poor FICO score can cost you thousands of dollars.
- ◉ Most of the best credit cards, with the lowest rates, are solely for good credit holders.
- ◉ Credit cards for poor credit holders, give you very low credit lines, require large cash deposits, and usually do not assist you in reestablishing your credit.

WHO IS SPYING ON YOUR REPORTS

- ◉ **Many employers** now request a copy of your credit reports when you apply for a job.
- ◉ **Insurance companies** are beginning to incorporate credit scores into their insurance premium rates. The lower the credit score, the higher premiums they will require for coverage.

THE ILLEGAL WAY VERSUS THE RIGHT WAY ...TO REPAIR YOUR CREDIT



A. Illegal Method

- ◉ **Illegal:** Creating a new Social Security number in order to create a new credit file.
- ◉ **Illegal:** Credit repair companies that charge upfront fees for work that has not yet been completed.

B. Legal Method

- ◉ **Negotiating Directly with Creditors:** While negotiating directly with your creditors is possible, it's not that easy to do. Creditors do not have to negotiate with you unless they've made some sort of mistake. In order to effectively negotiate with them you either need to have something of benefit that they want, or have an attorney find areas where they have broken the agreement they have with you.
- ◉ **Credit Disputation:** Personally, I think this is the best place to start. Since you do have consumer rights that protect you under federal law, you should exercise these rights to ensure that your reports are accurate, verifiable, and up-to-date. Since we know that there is a 7 out of 10 chance your reports are not accurate, verifiable, or up-to-date, disputing them, and triggering an investigation, is the best approach for your first step.

We'll get into that shortly and I will show you how to do it, and some pretty impressive results that you can get when you go this route first.

CONSUMER CREDIT COUNSELING SERVICE

Avoid these kinds of companies at all cost. You might as well be filing for Chapter 13 bankruptcy. At least that is how it appears to a potential creditor like a mortgage company. Not to mention, they are not doing much on your behalf, except prolonging the inevitable.

Devise your own plan to repay your debts, and use the techniques found in this course and manual to do so without wasting your time and money with Consumer Credit Counseling Service companies.

WHAT IS A CREDIT REPORT ANYWAY?



- ⦿ Whenever you apply for any type of credit or financing, a credit report is pulled from at least one of the three major credit bureaus: Trans Union, Experian, or Equifax.
- ⦿ Not affiliated with the government
- ⦿ **Merchant Trade Lines** These include all regular credit lines such as department store cards, auto loans, mortgages, and credit cards.

IS IT POSSIBLE TO DELETE BAD CREDIT?





- Yes. When it is inaccurate, unverifiable, or out of date.
- Questionable credit listings are deleted from peoples' credit reports by the thousands each and every day.

- ◉ The Fair Credit Reporting Act (FCRA) allows a consumer to challenge the information on his credit report on the basis of "completeness and accuracy." When a consumer files a dispute, the credit bureaus must contact the source of the credit information (the creditor) and confirm that the information is accurate, verifiable, and not obsolete. In some circumstances, the credit bureau is required to go beyond a simple verification of the creditor's own computer record. If, within 30 days, the credit bureau has not received verification from the creditor, then the credit bureau must promptly delete the credit listing.

HOW LONG DOES THE BAD STUFF STAY ON?

Accurate, negative, verifiable, and up-to-date information generally can be reported for seven years, but there are exceptions:

- ◉ **Bankruptcy:** 10 years.
- ◉ **Application for a job with a salary** of more than \$20,000: No time limitation;
- ◉ **Application for more than \$50,000 worth of credit or life insurance:** No time limitation;
- ◉ **Lawsuit or a judgments:** against you can be reported for seven years or until the statute of limitations runs out, whichever is longer; and
- ◉ **U.S. Government insured or guaranteed student loans:** 7 years after certain guarantor actions.

WHAT IS A CREDIT SCORE?

Like in school, the higher the score you get, the better you're doing. Credit scores operate in the same way. Scores can range from as low as 280 to as high as 850. Since **your credit score determines what you will pay** for the credit you qualify for (if you are able to qualify), it is in your best interest to ensure that your score is as high as possible.

Since there are 3 major credit reporting agencies that provide their own, proprietary credit score, and because not all merchants report the same information to each of the 3 major agencies, **your scores will all be different.**



For example, you could have a 720 score with TransUnion, a 610 score with Equifax, and a 545 score with Experian. As you can see in this example, **the scores vary dramatically.**

This is again because not all merchants report to all 3 major reporting agencies. And since they are not reporting the same good or bad, information about you, **the scoring systems of each agency are only giving you credit for that which they have information about.** You may have plenty of great credit accounts reporting to TransUnion, but they, in this example, are not all reporting to Experian.

When you want to buy a home, or refinance the one you own, you'll notice that your scores that come back are different. As I previously mentioned, **not all credit information reported about you goes equally to all of the 3** major credit reporting agencies.

Your mortgage broker will have 3 scores to look and **typically uses the one score that is the "middle" of the three.** In the example above, the score of 610 would be your middle score. Mortgage companies do not take all 3 scores, add them up, and then divide by 3, contrary to popular belief.

They simply look at the scores, choose the one that falls into the middle range, and that is the score they discuss with you. There have been different programs over the years, and thus, depending on them "**flavor of the month,**" there may be a loan program where your best score is used. On the whole, however, the middle score is the one you will discuss with your mortgage company.

You do not need to have an 850 score in order to qualify for a good interest rate. Though it would be a great score to have, it is not necessary that you have a perfect score like this. **The average American has a credit score of 693** and most loan programs will give you a decent loan program in the low 600's and sometimes lower. A score of 620 should be the lowest you want to ever go, and for as brief of a time as possible with the full intentions of getting it much higher as fast as possible.

When you get into scores that are lower than 600, you are going to pay a pretty penny if you are able to qualify for a loan, so your sole goal should be to get up into the mid to high 600's, and ideally you want to be at around 720 or higher in order to get the best interest rates.

PERSONAL CREDIT REPAIR FOR FREE!

Step 1

- ◉ Get and review your credit report.
- ◉ www.AnnualCreditReport.com
- ◉ www.TransUnion.com.com
- ◉ www.Equifax.com
- ◉ www.Experian.com

ANALYZE YOUR REPORTS

Step 2, Identification: Your name, address, Social Security number, date of birth, and employment information are used to identify you.

Step 3, Trade lines (Revolving Accounts): Most lenders report on each account that is established with them. They report the type of account, the date you opened the account, your credit limit, your loan amount, the account balance, and your payment history.

There are three different types of account classifications:

- ◉ **Mortgage Accounts.** 1st mortgages, 2nd mortgages, etc., home equity lines (HELOC), and others.
- ◉ **Revolving Accounts.** Charge accounts that have a credit limit and require a minimum payment each month.
- ◉ **Installment Accounts.** Where the amount of the payment and the number of payments are predetermined or fixed. Car loans and student loans, for example.
- ◉ **Attorney Review.** Send a copy of your credit reports to your attorney with your provider law firm. Have them review the reports with you and have them explain to you what your rights are according to the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

SCRIPT WHEN SPEAKING TO YOUR ATTORNEY

"I would like to ensure that all of my credit reports are reporting accurately, verifiably, and are not out of date. Can you go through just the pages that contain negative or derogatory remarks against me? I don't want to exceed the 10 pages of review that I'm allowed in my membership, so, again, please only review the page(s) that report negative information about me."

WATCH OUT FOR THESE CREDIT INQUIRIES:

When you apply for a loan, you authorize your lender to ask for a copy of your credit report. This is how inquiries appear on your credit report. Excessive inquiries, spread out over time (as opposed to in a short, focused period of time) can dramatically lower your score. It gives the impression you are about to go wild and apply for lots of credit.

Doing so would lead to, in theory, an excessive amount of credit that you could use in a shopping spree. Once all of the debt has been racked up, paying it back could prove to be near impossible, causing a bankruptcy to loom in the horizon.

Thus, having your credit pulled in this manner lowers your score. I personally recommend having a law firm send letters that demand these be removed when they are affecting your score.

Not all inquiries affect your score. Only the ones that are pulled with the intent of offering you credit affect your score.

When you check your credit online and pull your own score, you will not lower your score. Again, it is only when you are *applying* for credit that you run risk of lowering your score.

DEFINITELY WATCH OUT FOR THESE

Public Record and Collection Items Includes:

- Bankruptcies
- Foreclosures
- Suits
- Wage attachments
- Liens and judgments

It is estimated that the above scores can lower your FICO score approximately 40 points each. Though this point loss may not be exact, it can easily be said that its close and you will see a dramatic decrease in your score if you public records are added to your report(s).

The good news is that these records must, by law, also be accurate, verifiable, and up-to-date. If they are not, they need to either be corrected or removed as is your legal right. I've seen plenty of these public records removed in the past; including my own, so I know for a fact it can be done.

NOTE: There are no public records, in my experience, that cannot be removed.

POSITIVE AND NEGATIVE ACCOUNTS

These accounts are kept in an easy-to-follow format so you can see which accounts need to be reviewed, verified, removed, or made to be up-to-date.

- ⦿ Make a list of all items you consider to be questionable, negative, inaccurate, and out of date.
- ⦿ Clearly identify each item in your report you are disputing and explain why you are disputing this information.
- ⦿ Use online disputes ONLY.
- ⦿ Wait for the bureaus to investigate your claims (21 days with Experian) - 30 days maximum by federal law.
- ⦿ Analyze the results.
- ⦿ If not satisfactory, call Legal Shield membership for Phase Two. Have attorneys draft letters per item.

Rebuilding scores

- ⦿ If you do not maintain a monthly credit activity, you will have, in effect, stopped "feeding" the scoring system and force FICO to stop giving you a favorable score or a score at all. Merchants wanting to approve you for credit use this scoring system to determine if you are a good credit risk or not.
- ⦿ So when you demonstrate you have maintained control over your spending habits, over time, they feel that granting you credit will be a good idea and a low risk for them.

BECOME AN AUTHORIZED USER ON YOUR FRIEND'S OR FAMILY MEMBER'S CREDIT CARD...THEN TEAR IT UP.



A technique I used immediately after filing for bankruptcy was a method my friend taught me called, "Piggy Backing." The method is more commonly known as becoming an authorized user and it works amazingly well.

The basic idea of the method is to "piggy back" on the good credit of someone else, so that, their good credit, and good score, now becomes a part of your credit. In doing so, the good credit history of the account you are an authorized user on, is now in your credit history. Your score will go up immediately when your report is updated.

So in 30 days (or less), you could see a dramatic increase in your score that is based on the good credit established by your friend or family member.

SO HOW DOES IT WORK?

- It's super easy to do. You ask your friend or family member to call their credit card company and ask to put you on their account as an authorized user. The credit card company will then send your friend or family member a new card with their name on it. Have them tear the card up.
- You DO NOT need the card and you DO NOT need to spend any money on the card for this to work. The "work" has already been done, since you're benefiting from their credit "history."

- ◉ The good news for your friend/family member that helped you get their good credit history is that they in no way will be hurt or affected by your current credit challenges. In other words, your bad scores won't pop on to theirs, lowering their score. They have no risk of their scores lowering, or getting into debt, since you will never receive their card and won't be able to spend on it.
- ◉ Of course, if your friend or family member were ever to get into trouble financially, that would affect your credit as their credit activity is what is determining your score (good or bad). Since they've had a good credit history, and this is the reason why you're using them in the first place, your risk is minimal, and is probably worth doing.

SECURED CREDIT CARDS

Using a secured credit card is a good way to begin to either establish or reestablish your credit. It's a pretty safe way to spend and then pay off your credit cards without letting your debt spin out of control. This is because you determine the amount of money you want to put into the card (using your own cash) and then you spend up to that amount only.

WARNING: You must make sure that whatever card you use reports to **ALL 3** credit agencies. You want your new and good spending habits to count, right? So make sure you're getting "credit" for how you're spending your money each and every month. Below, you will find a link where you can ensure this happens as you use your credit in your daily life.

Installment Loan

An installment loan is where you make a fixed payment each and every month. A car is an example of an installment loan. Paying this kind of a loan each month demonstrates your command over your finances and your ability to pay a fixed amount over time.

Store Cards

Again, make sure that if you apply for a store-card that the card actually reports to all 3 credit agencies, so that you get credit for you good spending habits. Otherwise, the card is a waste of your time. You want to rebuild your credit as fast as you can by demonstrating your strong ability to repay what you borrow. A few examples of store cards are: Radio Shack, Fingerhut, stores that sell jewelry, furniture, appliances, tires, and gas.

NOTE: Have your provider law firm review any and all card agreements BEFORE you sign them to fully understand what your starting interest rate will be, and what the interest rate will become if there were any teaser rates offered for a specified period of time.

SCRIPT WHEN SPEAKING TO YOUR ATTORNEY

"I would to fax you a copy of a credit card agreement I have received, and am considering applying for. I'd like to know what my starting interest rate is, and what my rate will become. I'd also like to ensure that this bank will report to all 3 major credit reporting agencies. Specifically, TransUnion, Equifax, and Experian. What is your fax number, name, and my file number for this call?"

DON'T CLOSE YOUR "GOOD-STANDING" ACCOUNTS

Most people do not know that when they close their revolving accounts, that are in good standing, thinking that they are avoiding the possibility of getting into future debt, they in effect, stop the scoring system created by FICO from knowing that the debts have been paid on time.

If you close the accounts, they will stop giving you a good score and your score will drop. Avoid this by keeping your good accounts open and keep activity on the cards each month.

Ideally, only spending on things YOU REALLY NEED and then paying them off in full each month. Things like gas or food are items that you would buy anyway, so using your cards for these kinds of purchases, and then paying them off in full at the end of the month will help you to continue feeding the FICO scoring system with the information it needs to give you a good score.

If you pay these cards off in full each month, you will avoid any interest payments that you would incur by keeping a balance each month. You'd also avoid the possibility of your finances getting out of control, like they did for me, because your cards will be empty when an emergency occurs.

And emergencies always occur. Plan on it so that you won't be surprised when it happens and you won't have lots of credit card debt ready and waiting to pull you under water financially.

SECURED CARDS THAT REPORT TO ALL 3 MAJOR CREDIT BUREAUS

When you begin the process of building your credit, you want to do so in the smartest way possible.

Since the FICO scoring system is set up in a way that it will only give credit to those it has credit history information about, it only makes sense that you ensure that each and every step you make when using your credit counts. Though not all lenders will pull all 3 of your credit reports, you'll never really know which ones they will pull until it is too late.

When you go to buy a home, or refinance the one you currently own, you will want to have all of your credit reports with the highest rating they can get.

If you've got bad credit at this time, and you can only get a secured card that you prepay, the following link will direct you to a list of cards that should all report your credit activity to ALL 3 credit reporting agencies. You will want to have your attorney review the credit card contract prior to you agreeing to their terms, of course, and while you're at it, ask your attorney to tell you if the card will, in fact, report to all of the agencies as they claim.

Get used to making the attorneys do all of the reading of long, complex, legal contracts that you sign. It's just a smart way to handle this part of life, and it is a great exercise in taking control of your financial life. Always get the counsel of a qualified professional before you sign anything you do not fully understand. Go here now to see the list of cards that will report to all 3 agencies: www.CreditCards.com/bad-credit.php

COMMON QUESTIONS : FREQUENCY OF REPORT REVIEW



You should check your credit report, at a minimum, once per year, if not monthly.

- ◉ **Why do they report differently on my reports?** The BIG 3 credit reporting agencies are competitors. They do not share information with each other. And not all companies that you apply with for credit will report to all three agencies.
- ◉ **What does my credit report have to do with my credit score?** Your report shows your past spending habits, the debts you've incurred, and your past ability to repay on these debts.
- ◉ **Will my spouse's information appear on my credit report?** Yes, only if you, and your spouse, are joint users of an account, or co-signers on certain debts. Otherwise, the information will be kept separately.
- ◉ **How do I know if I have any late payments on any of my accounts?** All three reports use a 30, 60, 90, or 120 day late indicator if you have been late. Your goal is to have a "never late" mark on all of your debts.
- ◉ **What does "charged-off", "bad debt", or "placed for collections" mean?** Once you pass 120 to 180 days, without payment, your debts will be considered bad debt and sent to a collection agency to recover.
- ◉ **What does "Account Closed by Credit Grantor" mean?** Generally, this means the original creditor felt you were too much of a risk and they decided to shut your account down.
- ◉ **What does "High Balance" mean?** This is the highest amount you have ever borrowed in this particular account.
- ◉ **What is "Date of Last Activity" (DOLA)?** As the name denotes, it is the last time you have ever made a payment or used the account.

DIVORCE AND DIVORCE DECREES

If you have been, or are about to become divorced, this section is extremely important for you to understand and take immediate action on.

Understanding Contracts

When you sign a contract where you agree to pay something, the contract becomes both legally binding and enforceable and will most likely be upheld if it went to court. An exception would be if the contract was written up in such a way that it violated laws, was heavily weighted in the favor of one party, while clearly taking advantage of the other party, or if fraud was committed in some way.

Assuming the contract was fair for all involved, a court will force all parties to the contract to do what they've promised, even when a couple decides to divorce.

When a couple divorces, a judge makes what is called a "Decree."

The Decree outlines who is responsible for fulfilling certain obligations once the couple is no longer a couple. It creates a new relationship in where all parties now must fulfill certain obligations separately.

However!...

When it comes to the creditors of a divorced couple, the creditors, with which the couple originally entered into an agreement with, still want their money and still expect BOTH parties to make good on their once joint debt(s).

They can care less how a judge divided up responsibility among the former couple, and will still go after both in order to collect. And if the couples originally signed the agreement jointly, the creditors are within their full right to do so. Creditors are not bound by what a judge says in his final divorce decree. The decree does not change the nature of the previous agreement entered into, assuming the agreement was agreed upon legally.

If an ex-spouse fails to make any of their portions of repayments in their divorce decree, the creditor can still come after one, or both, for the debt in a lawsuit...and win.

The Reason Why the Creditor Will Win

When you and your former spouse sign an agreement to both pay a given debt, there is a three way agreement that promises to repay a debt to a creditor (the 3rd party in the agreement) that cannot be changed or overridden by a judge when there is no fraud or abuse of the law in some form or another.

And just because a judge orders one spouse to pay, and not the other, there is nothing stopping the creditor from pursuing a lawsuit and winning. This is because they never agreed to amend the original contract, allowing for just one party to be responsible now, like the judge decreed. So the original contract still stands.

It, of course, is to the advantage of the creditor to keep both former spouses on the hook for the debt, so they have double the options when they come knocking on the door to collect. The creditor can also continue to report the delinquent debt to the 3 major credit bureaus and negatively affect the credit of both people the same.

WHAT HAPPENS WHEN THE EX-SPOUSE ...FILES FOR CH. 7 BANKRUPTCY?

Yet another blow that can come down on one spouse is when the other files for the protection found in Chapter 7 bankruptcy: the liquidation of debts. This is where one spouse, while seeking protection from their creditors, essentially removes themselves from the liability of having to repay any of the debts they include in the bankruptcy leaving the other spouse solely responsible for the those debts.

Too often the non-filing spouse finds this out when they attempt to apply for credit or they are being sued. To make matters worse, the non-filer's credit is destroyed in the process without them ever knowing until it is too late.

What You Should Do ASAP

If possible, you need to do your very best to communicate with your ex-spouse.

- You both want to ask all of your creditors, where you are joint account holders, and ask them to make only the person who will be solely responsible for the debt, the sole account holder.
- Make sure the creditor removes your ex from being a joint account holder or authorized user, and cannot make future charges on the account.

If you understand and follow the steps described above, you will have a good strategy to use that will help you avoid making a bad situation worse. If you are divorcing, you most likely will want get it all over as fast as possible and move on with your life. Following the outline above will help you to avoid any future "rehashing" of this tragic separation in your family when it comes to new debts, determining who will be responsible to pay what debts, and the stress that comes with reopening a chapter in your life you would like to remain closed. From here, you can begin to rebuild your credit by knowing that you will have full control of your debts, your credit, and how it is repaid.

CHAPTER 4 : THE DEBT VALIDATION STRATEGY

YOUR CONSUMER RIGHTS WILL DEFEND YOU : 34 FEDERAL LAWS DESIGNED TO PROTECT

STOP!...

Don't pay any collections off until you read this entire section.

You will be glad you did. Since the FTC gets more complaints about debt collectors THAN ANY OTHER INDUSTRY, you must use the following strategy BEFORE you pay off any debts, if at all.

If you do not use this strategy, even if you're 100% sure the debt is yours, you will most likely get ripped off in one way or another. This section is not designed to help you avoid paying your bills. It is designed to ensure that you do not get ripped off (if the debt is yours) in the process. It is also designed to help you when going up against a scary law firm who is most likely trying to intimidate you into doing all kinds of things you should not do. They can do this because they know you feel bad about owing money, because they know they scare consumers being that they are a law firm and can sue, and because they know you have no idea how to deal with them when they call...until now.

If you have debt collectors calling, or know of someone who gets calls from debt collectors, please keep reading and use the ammunition I've provided in this section to combat the deception debt collectors use every time they open their mouths. How do you know when a debt collector is lying to you?

Their lips are moving.

THIS IS A GREAT STRATEGY TO USE ...TO ENSURE THE FOLLOWING:

- The debt your being harassed about is actually yours
- If it is your debt, this strategy will ensure you only pay what you are required to by law or less if you decided to use a debt settlement strategy described later



- ◉ That the collector calling is the one you should be paying
- ◉ That they are licensed and bonded (if applicable)
- ◉ Dispute the collection with all three credit bureaus where the account shows up.
- ◉ Check to see if the Statute of Limitations have passed in your specific state and have an attorney send a letter informing the collector that they are attempting to collect on an old debt.
- ◉ Call your provider law firm at this point to find out what the Statute of Limitations is for your state.

SCRIPT WHEN SPEAKING TO YOUR ATTORNEY

"I would like to know what the Statute of Limitations is for my state of _____, and if the collector(s) trying to collect debt from me can do so legally."

- ◉ If the Statute of Limitations has passed, you may want to consider having your attorney draft a letter to let the collector know they cannot legally collect on this debt anymore, and that you have sought the counsel of an attorney to pursue legal action against them if they continue pursuing the debt(s).
- ◉ If, by law, the time for the collector to collect is still in play, you want to move into the **Debt Validation method**.
- ◉ If, after 30 days, the collector cannot provide proof that they either own your debt now, or the debt has been assigned to them, giving them the right to collect, or they do not provide you with documentation that you owe the debt coming from the original creditor, such as your signed agreements, they must cease all collection activities by law.
- ◉ Call your provider law firm

SCRIPT WHEN SPEAKING TO YOUR ATTORNEY

- ◉ Ask the attorney to "...draft a letter that forces the debt collector to **validate the debt** they are trying to collect from you with..."
- ◉ *Original signatures on the agreement you signed*
- ◉ *The Statute of Limitations have not passed*
- ◉ *How they came up with any/all fees they are trying to collect*

- ◉ *Proof that they are legally licensed and bonded to collect debt in your state."*
- ◉ If they refuse to cease taking action against you until they provide the validating documentation you've demanded, you will want to re-contact your provider law firm to discuss legal action against them, while at the same time, sending them notice of the same.
- ◉ Give it two weeks. They will either comply or ignore you, at which time you will need to take action.
- ◉ If you'd like to avoid a law suit, and the costs involved, you can also work on one more approach to get the collectors to comply. You can force them to prove they are legally licensed and bonded to be collecting debts in your state. Not all states require collectors to be licensed, so ask your attorney if your state requires it. There are fines and penalties for collectors that participate in collection without proper licensing and bonding.
- ◉ At this point, you should be done.

Consider the fact that most people will not:

- ◉ Be able to afford an attorney to do what you've just done
- ◉ Won't take the time and effort to do what you've just done
- ◉ Haven't taken this course, so they have no idea where to start
- ◉ Assume since they owe the debt, they should just pay whatever they're asked

Again, you may need to sue in small claims court if, for some reason, the collection company thinks your debt is worth getting in trouble and breaking the law.

You will find that in using the above steps, you will have, in effect, turned the tables on the debt collectors and taken back control without ever having to talk to the collector. You've utilized one of the largest law firms in your state, and did not need thousands of dollars to do so.

Instead of running from them, you went after them. Instead of folding up your tent and simply assuming that what you were being screamed at was completely true and you should just simply comply, you ensured your consumer rights were upheld and that what was transpiring, was fair for all parties involved.

WHEN TO SETTLE YOUR DEBTS YOURSELF UNSECURED DEBTS (CAN BE SETTLED)

- ◉ Medical bills
- ◉ Credit cards
- ◉ Department store cards
- ◉ Personal loans
- ◉ Student loans
- ◉ Bounced checks

Secured Debts (usually cannot be settled – exceptions apply)

- ◉ Home
- ◉ Auto

Unsecured debts do not provide a physical, tangible object that can be repossessed by the lender. Credit cards, for example, only have value as long as the original lender gives the card a monetary value. Once they've closed the card, the card is valueless.

A car or home can simply be taken from you and then resold to someone else, so the debt is secured by the resale value the asset holds.

Understanding this is critical when it comes to beginning the negotiation process with the debt collector who's calling you. You should always send a Debt Validation letter first to ensure (even if you're positive the debt is yours) that:

- ◉ The debt being collected is being collected fairly and accurately.
- ◉ That you're supposed to be paying in interest fees and other late charges.
- ◉ That the debt collector is really the one that should be collecting this debt from you

Otherwise, if they are not, why are you whipping out your check book to pay them before you find out the answers to these questions? Slow down and let's do this the right way.

SETTLE YOUR DEBTS FOR 75% OFF

FACTS:

- ⦿ Junk Debt Buyers pay pennies on the dollar for your old debts (6 to 7 cents)
- ⦿ They do not expect to collect from everyone they call, including you
- ⦿ There is a good chance the Statute of Limitations has passed and they cannot collect now
- ⦿ Older debts can be sold to Junk Debt Buyers for 1 to 2 cents on the dollar
- ⦿ Junk Debt Buyers will gladly settle for 25% or less of the original amount owed
- ⦿ Using an attorney to counsel you throughout the negotiation gives you the upper hand

Let's look at an example. Let's say the Junk Debt Buyer has bought an old debt for \$2000. Since they've only paid 6 cents on the dollar (or \$120), and you offer them \$500 (25% of the \$2000), they still make off with a \$380 profit, and you make off with only paying 25% of the debt you originally owed. Hurray!

NEGOTIATION TIPS

- ⦿ **Avoid the Phone.** I do not recommend you try to haggle with the debt collector over the phone. They do this for a living. You don't. They're used to what they can say, and what they cannot say (though they say things they should not all of the time), you're not.
- ⦿ **If it is not in writing, it never happened.** Attorneys will tell you that if you do not get your settlement in writing, you have no settlement. Deceitful collectors will tell you whatever you want to hear in order to get you to provide them with the amount they want to collect, your banking information, and any other information they need to get the job done. You should be on the phone with your attorney from LegalShield.com at this point and having them walk you through every single step you make.
- ⦿ **Call your provider law firm**

SCRIPT WHEN SPEAKING TO YOUR ATTORNEY

"I'm in the process of negotiating a settlement with a debt collector, and I need advice to ensure I do everything correctly, and so they do not try to come after me later for the same debt once it is paid. Can you tell me what laws that are specific to my state that I should be aware of, especially when it comes to sending them the final payment? I want to make sure they do not try to have another collector sue me for the unpaid balance after I've paid the first collector the agreed upon settlement amount."

- ⦿ **Never give out personal information.** Do not give anyone, I mean anyone, your banking information, your current address, your birth date, or even your favorite color. If they have a legitimate debt to collect on, they will already have most of this information. The only reason they are asking for your banking information, or for you to send a check for "just a small portion of the debt" is to clean your bank account out. That's it. If you send them a personal check "in good faith," you can say good bye to the money you have in your account. They will wipe you out if they are able.
- ⦿ **Time is your most valuable asset.** As the days go by, you will notice that you will begin to receive settlement offers for huge discounts. This ought to be your proof that A. the collector will negotiate (they already are), B. you are still in control, C. you can probably get a better deal than what they are offering. As a general rule, the more time that passes, the better deal you can get. If the Statute of Limitations has passed, your deal should be really good, since you technically don't have to pay a dime. Though you should pay from an ethical standpoint, we're specifically speaking about the law, and what recourse they have against you. This is critical to know when negotiations begin.
- ⦿ **Pay a lump sum.** Avoid any agreement to make monthly installments. Collectors will attempt to tack on fees that will increase the money you pay over time. Paying a lump sum, with everything in writing and recorded, ends your relationship with this debt and its collector and saves you money in fees and the total debt owed.
- ⦿ **Document everything.** Again, if you don't have it in writing, you don't have it. "He who has the best records kept, wins." Not to mention the fact that, over time, it is very easy to forget (for both parties) what was agreed upon. You will be emotional when dealing with these collectors. When emotions are involved, it is extremely easy to forget the facts and very easy to remember only the emotions involved. However, if you were ever to need to present your case in court, the judge will only care about are the facts. Not how you felt.

- ◉ **Send all correspondence via registered mail with receipt requested.** Keep proof that all correspondence was received, so that if the collector ever claims they did not receive a critical component of your negotiations (like your payment to them), they can always come knocking at your door to collect again at a later date.
- ◉ **Buying a car or home?** If you're desperate to settle because you are about to buy a car or home, you have placed yourself in a bad negotiation position. Stop buying whatever you are buying now and take the time to settle the outstanding debt(s) first. And please do not tell the collector that you need to settle quickly because you are trying to buy a car, home, or anything else for that matter. You've just told them that they can demand you pay their full asking price (or more) and that your back is up against the wall with nowhere to go.
- ◉ **Threaten Bankruptcy.** The collector must determine whether or not they want to collect something or nothing at all. If you file for Chapter 7 bankruptcy, they get nothing. Period. So mentioning that you are "considering bankruptcy" depending on your scenario. They've heard this before, so they're not going to be shocked when you use this technique. They will probably tell you that they are going to record this statement too. This is because, if it is found that you stated you were going to file, and then you rack up a bunch of additional debts, you will probably be denied the protection under Chapter 7 bankruptcy because you intentionally spent more knowing full well you were not going to repay it.
- ◉ Call your provider law firm
- ◉ Discuss the ramifications if you were to threaten filing of either Chapter 7 or 13 bankruptcy
- ◉ Ask them, based on your specific scenario, which Chapter, if any, you should consider filing if there are no other options
- ◉ **Get it deleted.** Depending on how old the debt is, and the strength of your negotiation position, you may be able to get your negative item deleted from your credit report upon a successful negotiation. Though not always the case, you have nothing to lose in making this one of your negotiation demands. Don't just accept a "Settlement" or "Paid for Less than Owed" kind of remark on the account. Make sure you ask to have them completely remove the entire account from your report. Again, you have nothing to lose. If the debt is really old, the Statute of Limitations to collect on the debt has passed, and you want to settle, you are pretty much in the driver's seat at this point and can ask them to give you the world. They probably will.

Rules When Paying the Settlement

- ⦿ **Never Disclose Where You Work or Bank.**
- ⦿ **Never Pay Your Settlements With a Personal Check.**
- ⦿ Get a cashier's check or money order only and DO NOT get it from the same place where you bank.
- ⦿ **Keep a Copy of Your Money Order or Cashier's Check and Put it Somewhere Safe.** Keep the original copy of your Cashier's check or money order with you or in your bank's safe deposit box. Never lose it. Scan a copy of the same and upload it into an email that you will send to yourself, so you've got an electronic copy. Use an email account that you just created and not one you've ever given to anyone else.
- ⦿ **Write "Paid in Full" on the Cashier's check or money order**
- ⦿ Check with your provider law firm to ensure that your state will not allow the collector to cross out these words and put the following on the check they're cashing in order to sue you later for the balance
 - *"under protest"*
 - *"I don't agree"*
 - *"without prejudice"*

Before sending out your final payment, make sure you have spoken with your attorney throughout the process, and just before you mail out the payment. If you have followed the above steps, you have successfully:

- ⦿ Settled for 25% or less of the original debt owed
- ⦿ Avoided a lawsuit
- ⦿ Ensured the collector does not get access to your bank account information
- ⦿ Ensured they will not come back later (through another collector) to sue you for the remainder of what was originally owed
- ⦿ Negotiated like a Pro!

GETTING SUED FOR THE BALANCE

Unfortunately, there are people who are not so honest people. When it comes to debt collection, your brain should automatically think, "Dishonest."

Check with your provider law firm as to how your particular state treats scenarios where you've made a settlement with a collector, you've sent the payment as "Paid in Full" (which you've written in the Memo section of the check), and now the collector would like to sue you for the difference on the balance owed.

Yes, it is true. There are collectors that will cash your payment and then sell your debt to someone else that will attempt to sue you for the remaining amount. In the following states, this is not legal.

- ◉ **Arkansas**
- ◉ **Colorado**
- ◉ **Connecticut**
- ◉ **Georgia**
- ◉ **Kansas**
- ◉ **Louisiana**
- ◉ **Maine**
- ◉ **Michigan**
- ◉ **Nebraska**
- ◉ **New Jersey**
- ◉ **North Carolina**
- ◉ **Oregon**
- ◉ **Pennsylvania**
- ◉ **Texas**
- ◉ **Utah**
- ◉ **Vermont**
- ◉ **Virginia**
- ◉ **Washington**
- ◉ **Wyoming**

In these states, suing for the remainder is allowed if they use specific language like "**under protest**" or "**without prejudice**," but only if they use that exact language. Anything short of that will not work. It will be crucial if you live in any of the following states, that you consult with your provider attorney for ways to add a clause or two in your negotiation that get the creditor to agree to not sell the debt to another collector for any remaining amounts owed, if possible.

- ◉ **Alabama**
- ◉ **California**
- ◉ **Delaware**
- ◉ **Massachusetts**
- ◉ **Minnesota**
- ◉ **Missouri**
- ◉ **New Hampshire**
- ◉ **New York**
- ◉ **Ohio**
- ◉ **Rhode Island**
- ◉ **South Carolina**
- ◉ **South Dakota**
- ◉ **West Virginia**
- ◉ **Wisconsin**

WHAT TO DO WHEN YOU'VE BEEN SUED

STEP 1: CALL YOUR ATTORNEY

- ◉ Call your LegalShield.com membership immediately
- ◉ Find the complaint in the documents you were served with
- ◉ Review the complaint with your attorney
- ◉ Answer each point of the Summons and Complaint

There is no point in sending a Debt Validation letter at this point. The time to have done that has passed. You are now going to court. NOTE: You must answer the Summons/Complaint within 20-30 days or you will automatically lose your case simply because you did not answer in time.

Step 2: Contents to a Summons and Complaint

In the packet of papers you've received when you were served, you will see:

- ⦿ A paper telling you when your court date is
- ⦿ Some kind of certification that you were served (meaning it goes over how you were notified of the lawsuit: in person, by mail, etc.)
- ⦿ Instructions for answering the complaint or a form to fill out
- ⦿ Any evidence the Plaintiff (i.e. collection agency) is submitting
- ⦿ A list of allegations, which constitutes the *complaint*.

Handling the Complaint

This is the portion of the documents that you've received that state the nature of what you are being accused of by the creditor. Have your attorney go through it line by line using your LegalShield.com membership benefits under Title 1.

Step 3: Answer

- ⦿ Answer the complaint within the time frame provided. This is critical to the outcome of your case
- ⦿ Have your attorney through LegalShield.com counsel you as to how to answer
- ⦿ Demand evidence for the collector's allegations:
- ⦿ Account number of the original card
- ⦿ Statements from the original creditor
- ⦿ How any/all calculations of fees have been made
- ⦿ Statute of Limitations for your state to collect the debt
- ⦿ Collector is licensed and bonded to collect (where applicable)

Have the Case Thrown Out

- ⦿ Failed to state the basis of the lawsuit: They did not cite an actual state law which was violated.
- ⦿ Debt is Time-barred: The statute of limitations has passed.
- ⦿ Statute of Frauds: No contract exists as proof.
- ⦿ Failure of Consideration: No exchange of money or goods occurred between the plaintiff and the defendant.
- ⦿ Lack of Privity: No relationship exists between the collection agency and you.

File Your Answer

- ⦿ Send your answer no later than 20-30 days from the receipt of the Summons and Complaint.
- ⦿ Send your Answer via registered mail.
- ⦿ Request for Discovery (in states where applicable).
- ⦿ Have your attorney explain your state's court rules and procedures.

CHAPTER 5 : IDENTITY THEFT & PROTECTING YOUR GOOD NAME WITH ID THEFT MONITORING AND RESTORATION



It has been said that Identity Theft is the fastest growing, white-collar crime in America. It has become easier and easier for identity thieves to steal your good name, rack up debt in your name, and leave you with the bill. And identity theft doesn't stop with your finances either.

The 5 Main Areas of Identity Theft

- ◉ Financial
- ◉ Social Security
- ◉ Medical
- ◉ Driver's license
- ◉ Character

Many people mistakenly dismiss the idea of identity theft, because they feel, if they have bad credit for example, that the thief will get a handful of bad credit scores and that's it. Wrong.

Notice that financial identity theft is just 1 of 5 areas of IDT. If your medical benefits have been stolen, or your Social Security has been compromised, you are in big trouble.

And if you think the monthly credit monitoring plan you have from your bank, or credit card company, is going to save you in the event your identity has been stolen, think again. They are only monitoring the financial aspect of your identity. Again, that's only 1 fifth of your identity. What do you have in place for the remainder 4 fifths?

Not to mention the fact that they are only monitoring your credit. That's like having a robbery in progress and having your home's security guard telling you not to worry, because he's watching the robbery take place on his monitor. He's not actually doing anything about though, but he is monitoring it.

You need to have protective measures in place to stop the theft. While there are no ways to 100% guarantee that you will never have your identity stolen, you can definitely slow down the possibility and you can also have the right measures in place to restore your identity if it does occur.

A simple credit monitoring plan is not enough.

IDENTITY THEFT PROTECTION AND RESTORATION THROUGH KROLL BACKGROUND AMERICA ...AND LEGAL SHIELD

LegalShield
Worry Less. Live More.

LegalShield Plans - Sell LegalShield - About Us - How it Works - Contact Us

LOGIN

Everyone has the right to an attorney.
Talk to an attorney about legal matters for as little as \$20 a month.

Buy Now

Personally, I recommend you get the IDT membership in combination with your Legal Shield membership. I pay \$35.95 every month to have both the legal and IDT protection I need. At the time of writing this manual, I've been happily paying this amount for over 9 years. It is worth every cent.

While I have never needed to use the IDT protection portion (so far), I'm glad I have it in place. I know the stats. One out of every 4 people will have their identity stolen. And that number is shrinking smaller and smaller.

Kroll Background America is the world's leader in IDT protection and restoration.

They were the same company that was called in to do the forensic accounting for the Enron scandal and were the same company that was called in by the U.S government to investigate the financial activities of

Saddam Hussein. It's safe to say they can monitor, protect, and restore your good name.

You have insurance for your car, your home, your life, your health, and so on. Don't you think it makes sense to protect and ensure your identity? I do.

You can visit www.LegalShield.com to learn more.

CHAPTER 6 : KEEPING IT CLEAN... BUILD A BRIGHTER FUTURE, STARTING TODAY!

BUDGETING



Diana and I personally use, Dave Ramsey's TotalMoneyMakeOver.com online resource for our budgeting each month. We've found it easy to use and extremely helpful.

If you're married, a budget is a MUST.

Most marriages will struggle because of a lack of financial education, a lack of a financial plan, and too many fights about finances.

Diana and I, each and every month, meet together at our home and go over our personal and business budgets. We measure how we did the previous month, and then devise a plan for the following month.

It acts a sort of a guide, a map.

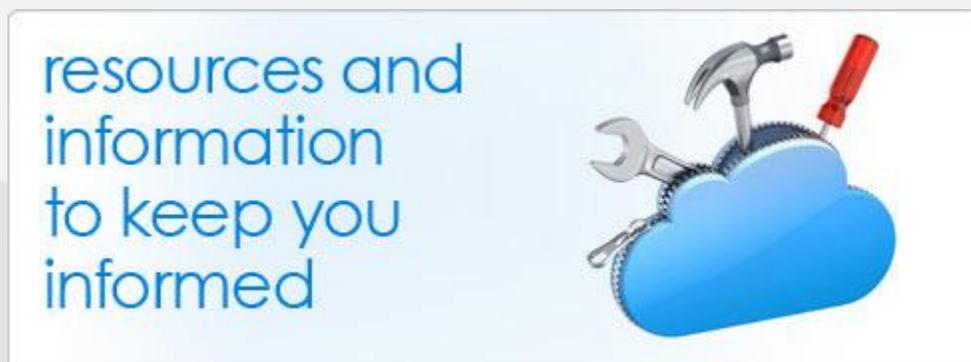
And it's **EXTREMELY** helpful. If you don't know where you're going financially in the following month, you'll continue to operate both your marriage, your business, and your life in an out-of-control spiral.

If you're single, a budget is still a must as it will devise a road map for you for when you're married, or for you stabilize your job income, to build your business, help your family, etc.

Measure your monthly results without fail. Continually work on cutting your unnecessary costs like getting too many Lattes from Starbucks

You may have heard of the "latte factor," which states that by skipping the daily stop of a \$3 coffee, you can save hundreds, even thousands of dollars, a year. The idea came from the 1999 book, "The Automatic Millionaire," written by David Bach.

EASY BUDGETING AND FINANCIAL EDUCATION THAT RESOURCES DIANA AND I RECOMMEND:



- ◉ MyTotalMoneyMakeOver.com (budgeting software online - \$9.95/month)
- ◉ [Financial Peace University](http://FinancialPeaceUniversity.com) (financial education by Dave Ramsey)
- ◉ Mint.com (budgeting software online - free)
- ◉ [Rich Dad's Increase Your Financial IQ: Get Smarter with Your Money](http://RichDad.com) (financial education)
- ◉ ["The Automatic Millionaire," written by David Bach](http://TheAutomaticMillionaire.com) (financial education)

We hope you've enjoyed this book and found it useful. We know it works. We've seen literally hundreds of people with what they thought was impossible-to-fix credit, have their credit restored in just 45 days using our blueprint for success. We know it will work for you too.

Sincerely,

Russell & Diana de la Peña

GreatRentBuy.com

P.s. Please keep scrolling...we've got a surprise for you!

UNADVERTISED BONUS OPPORTUNITY!



DO YOU HAVE WHAT IT TAKES TO RETIRE WEALTHY ...AND BE FINANCIALLY FREE?

Dear friend,

Answer this simple quiz to find out:

1. Would you be willing to **work a few hours** a week on a proven system guaranteed to bring you recurring streams of income?
2. **Do you enjoy working once and making money over and over again?**
3. Are you a leader that says "***I can do it***" instead of wishing things would get better?
4. **Do you have an open mind** to listen to new opportunities before you discount them?

If you can honestly say "**yes**" to these 4 questions you'll find this letter extremely important to your future.

There are **only 2 things required** to achieving financial freedom.

The right attitude is the first part and you've already demonstrated you've got that. The other part of the puzzle is **the right opportunity** and that's the reason I'm writing to you...

I've spent years looking for legitimate business opportunities that the **"average Joe"** could profit from but I've always managed to come up short. I bought all kinds of tapes, distributorships, and plans with absolutely nothing to show for my effort. **But one day, after losing yet another business of mine in the offline world**, I decided to venture out into real estate again, but this time...build it all online.

To say it was an **extremely crazy idea** would be an understatement. But after 5 years of tweaking and perfecting my idea, Diana and I have **the perfect opportunity for those that "get it"** and want to join us.

What you're about to find out will **completely blow you away!**

We **guarantee** you've never seen a faster, simpler way to start generating immediate streams of income.

We've had folks that within just 24 hours (and this is rule, **not** the exception) start to get tons of **eager-to-sell** Sellers call and email our students. Again...**this the NORM**, not the rare exception.

Listen, I'm sure you're probably skeptical but success in anything requires keeping **an open mind** and being willing to explore new ideas.

And I'd like to ask you to keep an open mind and **keep reading...**

To prove what we claim, Diana and I have put together a special, content-rich [blog](#) that explains everything in full detail. We teach folks how to build profitable, virtual, and automated wholesale real estate investment businesses from the comfort of your couch. Plus, we'll tell you all about our story and this program. How it's given us the freedom to do what we want. To spend more time with our family. Travel. And just enjoy life.

There's no-obligation and we promise no one will bother you with annoying phone calls. To get instant access to this important information right now, simply [click here](#). Best,

Russell & Diana de la Peña

P.S. One definition of insanity is doing the same thing over and over again and expecting different results. So unless you decide to do something different you will never achieve what you truly deserve. If you've been looking for a way to create wealth, achieve financial independence and finally get out of the 9 to 5 rut you owe it to yourself to give me a call.

I can guarantee you that if you put this aside to "think about it" you won't be any closer to your financial goals. [Click here](#) now to learn more. You'll be so glad you did.

The screenshot shows a landing page with a dark green header. The main headline reads "Learn True, 'No-Money Down' Real Estate Investing." Below it, a sub-headline says "Discover 'How to Build a Virtual (and Automated) Wholesale Real Estate Investing Business.'" A white box contains the text: "FREE WEBINAR PRESENTS: 'HOW TO BUILD A 'VIRTUAL' (AND AUTOMATED) REAL ESTATE INVESTING BUSINESS ...WITHOUT LEAVING YOUR COUCH.'" The navigation menu includes "Blog", "About", "Build Your Buyer List Fast", "Build Your Seller List Fast", and "Member Login". The main content area features an article titled "How to Pay Little-to-No Taxes (Legally) By Obeying the Government Tax Code" dated 9/8/2016. The article text begins with "Is paying taxes 'patriotic,' or a just a way for the government to take up 60% (or more) of your hard-earned money?" and is followed by a comment that says "at was actually 'patriotic' was to not pay taxes (legally) and instead do exactly what the".

